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would seem to be that adopted by many annotators, of placing the notes immediately after the section to which they refer, instead of at the bottom of the page.

The audience which this work commands is of course limited by its scope; but within its sphere, it possesses great value, and is indispensable to any one who wishes to gain a clear idea of the laws governing municipal corporations in Ohio.

X.

COMMENTARIES ON THE LAW OF INSURANCE, including Life, Fire, Marine, Accident and Casualty, and Guaranty Insurance in every form, as Determined by the Courts and Statutes of England and the United States. By CHARLES FISK BEACH, Jr., of the New York Bar, Author of "Modern Equity Jurisprudence," &c. In Two Volumes. Boston and New York: Houghton, Mifflin & Co., The Riverside Press, Cambridge. 1895.

This work is in some respects different from those which Mr. BEACH has previously published. The peculiar condition of the law of insurance has made it necessary for him to depart somewhat from his usual practice, and, instead of simply stating the law as he finds it expressed in the better authorities, to give some space to the discussion of questions as yet unsettled, and to attempt to reconcile cases apparently in hopeless conflict. This has been done, as he informs us in the preface, in the precise language of the judges, whenever possible. Perhaps the most prominent examples of this are to be found in the chapters on Insurable Interest and Premiums. The work is rather enhanced in value by this circumstance; and yet, one could wish that he had given his own opinions with a little more freedom and less modesty. They would in many cases be fully as valuable as the declarations of the bench.

The text is written with the author's usual clearness and directness, and presents the principles of the law on the subject in a terse and perspicuous manner. The details are not so well worked out as might have been the case if he had

devoted himself to one branch of his subject, for it is a manifest impossibility to present a complete view of the law of insurance, in all its departments, with its endless ramifications and myriad inconsistencies, within the compass of two volumes. But, with a few slight exceptions, this work contains all that is needed by the practitioner, save those minor points that are so rarely met with, but so badly needed on unexpected occasions. This is no blemish, however, and cannot be justly laid at the author's door.

Yet there are one or two matters which might have been presented with a little more fullness, and one or two more that have been omitted altogether. For instance, Mr. BEACH might have favored us with a more extended discussion of the meaning of the words "total loss" and "wholly destroyed," in reference to fire insurance; for, although stating the ruling of one court thereon, in § 1291, he omits several other important cases, that have also construed these same words.

It would also have been well, if, in treating of the law of beneficial associations, he had devoted some space to a discussion of the status of railroad relief associations, and the validity of the by-laws of such organizations, which require the dues of the members to be deducted from their pay, and make it necessary for them, before receiving benefits, to give a release to the company of all claims for damages for injuries caused by its negligence. This is fast coming to be a question of much importance, and there are a number of interesting cases on the subject.

On the other hand, Mr. BEACH has devoted a section to the discussion of the effect of what is known as a "binding slip," given by insurance brokers to the person applying, while the policy is in process of execution; has stated the rule as to the individual liability of the members of an unincorporated association for contracts of insurance made in the name of the association; has noted what is included in the term "household furniture;" and has, besides citing the Pennsylvania case, which decided that when a person at the time of being insured was already blind in one eye, the loss of the other was a total loss of sight within the meaning of the policy, discov-

ered an English case to precisely the same effect, which latter escaped Mr. Niblack's search.

On the whole, therefore, Mr. BEACH's work is a reasonably complete one, and will prove eminently useful to the profession; while the method of citing the very words of the court in doubtful and conflicting cases, will save much annoyance and waste of time in consulting the reports. Q.

MR. JOHN A. GLENN, of Philadelphia, has prepared an edition of the UNITED STATES INCOME TAX LAW OF 1894, paragraphed, explained and digested, giving the complete text of the act paragraphed for ready reference, with an index-digest, arranged alphabetically according to subject, which will be found very useful for reference. It is published by T. and J. W. Johnson & Co., 535 Chestnut Street, Philadelphia.

INSURANCE DIGEST, 1894. By JOHN A. FINCH, Indianapolis; The Rough Notes Co. 1894.

THE INSURANCE AGENT; HIS RIGHTS, DUTIES AND LIABILITIES. By JOHN A. FINCH, Indianapolis. The Bowen-Merrill Co. 1894.

The first of these two works is a continuation of Mr. FINCH's now familiar digest, former volumes of which have been reviewed in the pages of this magazine. This (Vol. VII) brings the cases down to October 31, 1894. That the annual crop of insurance cases is constantly growing is shown by the circumstance mentioned in the preface, that, while Volume I contained two hundred and seventy-nine cases, there has been a constant increase in the number of annual decisions until the number as shown by the present volume reaches four hundred and forty-nine. The necessity for some such digest as that with which Mr. FINCH supplies the profession is, therefore, becoming more pressing every year. His work is careful and complete. The arrangement is good, and the index is all that could be desired.